Entered 12/16/14 13:43:37 Page 1 of 49 Desc Main Doc 1 Filed 12/16/14 Case 14-10952 B 1 (Adapted from Official Form 1) (04/13) Document

				ates Bankruptc istrict of Maine					Voluntary Petition		
		tor (if individe e, Christo		First, Middle):			Name of Joint I	Debtoi	r (Spouse)(Last, First, Middle):		
	lude marr		he Debtor in the name				All Other Names Used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):  N/A				
mor	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (more than one state all): $\textbf{-4033}$					omplete EIN (if	Last four digits state all):	of So	c. Sec. or Individual-Taxpayer I.D. (ITIN) (if more than one		
10	Street Address of Debtor (No. and Street, City, and State):  10 Greenwood St.  Waterville, ME Zip Code 04901						Street Address of N/A	of Joii	nt Debtor (No. and Street, City, and State):		
Cou		sidence or of	the Principal P	lace of Business			County of Resid	dence	or of the Principal Place of Business:		
	ling Addr		(if different fr	om street addres	s): ip Cod	le		s of J	oint Debtor (if different from street address):  Zip Code		
	ation of P	rincipal Asset	s of Business l		•	street address ab			<b>,</b>		
	Individu See Exh Corpora Partners Other (I	(Form of (Check all (includes Jibit D on Pag tion (includes hip f debtor is not	of Debtor Organization) A one box.) oint Debtors) e 2 of this form a LLC and LLF t one of the about the type of enti	P)  ove entities,		Nature of (Check of Health Care B Single Asset R defined in 11 U Railroad Stockbroker Commodity B: Clearing Bank Other	one box.) usiness teal Estate as U.S.C. § 101(51B) roker	)	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.)  Chapter 7		
		Chapter	15 Debtors			Tax-Exen			Nature of Debts		
Country of debtor's center of main interests:  Each country in which a foreign proceeding by, regarding, or against debtor is pending:				(Check box, if applicable.)  Debtor is a tax-exempt organization under title 26 of the United States Code (the Internal Revenue Code).			(Check one box.)  Debts are primarily consumer Debts are debts, defined in 11 U.S.C.  § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."				
			Filing		·				Chapter 11 Debtors		
×	Full Fili	ng Fee Attacl	(Check on ned.	ie box.)				a sma	Il business debtor as defined in 11 U.S.C. § 101(51D). small business debtor as defined in 11 U.S.C. § 101(51D).		
	attach si debtor is	gned applicat	ion for the cou	(applicable to intr's consideration installments. Re	n certify	ing that the	Check if:  Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (amount subject to adjustment on 04/01/2016 and every three years thereafter).				
Filing Fee waiver requested (applicable to chapter 7 individuals Must attach signed application for the court's consideration. See Form 3B.				als only). See Official	Check all appli A plan is l Acceptance	icable being ces of	·-				
Stat	Debtor e	estimates that	, after any exer			to unsecured cre and administrati		, there	e will be no funds available for  THIS SPACE FOR COURT USE ONLY		
Esti 1-49		mber of Cred 50-99	itors 	200-299	] 1,000- 5,000	5,001 510,000	10,001- 25,000	25,00 50,00	•		
Esti \$0 t \$50		sets \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	] \$1,000,0 o \$10 nillion	01 \$10,000,00 to \$50 million	550,000,001 to \$100 million	\$100 to \$5 millio			
Esti \$0 t \$50		bilities \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	3 \$1,000,0 to \$10 million	01 \$10,000,00 to \$50 million	50,000,001 to \$100 million	\$100 to \$5 millio			

Page 2

	Document	<u>. Page 2 of 49</u>					
Voluntary Pet		Name of Debtor(s):					
(1nis page mus	at be completed and filed in every case.)	Levesque, Christopher					
Location When	All Prior Bankruptcy Cases Filed Within Last 8	Case Number:	Date Filed:				
N/A	e i neu.	Case Ivalliber.	Date I fied.				
Location When	e Filed:	Case Number:	Date Filed:				
	Pending Bankruptcy Case Filed by any Spouse, or Affiliate	e of this Debtor (If more than one, attac	h additional sheet.)				
Name of Debto	or:	Case Number:	Date Filed:				
District:		Relationship:	Judge:				
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 1 or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).							
		/s/ Joyce Leary Clark Signature of Attorney for Debtor(s)	12/16/2014 (Date)				
	Exhi	bit C					
Does the debto	r own or have possession of any property that poses or is alleged to	nose a threat of imminent and identifiable	harm to public health or safety?				
l_		pose a tilicat of minimient and identifiable	main to public health of safety:				
	Exhibit C is attached and made a part of this petition						
No.							
	Exhi	bit D					
(To be complet	ted by every individual debtor. If a joint petition is filed, each spous	e must complete and attach a separate Exl	nibit D.)				
Exhibit D	o, completed and signed by the debtor, is attached and made a part of	of this petition.					
If this is a joint	petition:						
Exhibit D	), also completed and signed by the joint debtor, is attached and made	de a part of this petition.					
_		ng the Debtor - Venue					
×		oplicable box.) of business, or principal assets in this Dis	strict for 180 days immediately preceding				
	There is a bankruptcy case concerning debtor's affiliate, general p	partner, or partnership pending in this Dist	rict.				
	Debtor is a debtor in a foreign proceeding and has its principal place of business or assets in the United States but is a d the interests of the parties will be served in regard to the relief sou	lefendant in an action or proceeding [in a f					
	Certification by a Debtor Who Reside		al Property				
	Landlord has a judgment against the debtor for possession of debt	tor's residence. (If box checked, complete	the following.)				
	Name of landlord that obtained judgment:	•					
	Address of landlord:						
	Debtor claims that under applicable nonbankruptcy law, there are monetary default that gave rise to the judgment for possession, af						
	Debtor has included with this petition the deposit with the court o petition.	f any rent that would become due during t	the 30-day period after the filing of the				
l –	Debtor certifies that he/she has served the Landlard with this cert	ification (11 U.S.C. § 362(1))					

of title 11 and the Federal Rules of Bankruptcy Procedure may result

in fines or imprisonment or both. 18 U.S.C. § 156.

Title of Authorized Individual

Date

Document | Page 3 of 49 Voluntary Petition Name of Debtor(s): (This page must be completed and filed in every case.) Levesque, Christopher **Signatures** Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign I declare under penalty of perjury that the information provided in this petition is proceeding, and that I am authorized to file this petition. true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has (Check only one box.) chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available I request relief in accordance with chapter 15 of title 11. United States under each such chapter, and choose to proceed under chapter 7. Code. Certified copies of the documents required by 11 U.S.C. § 1515 are [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the I request relief in accordance with the chapter of title 11, United States Code, chapter of title 11 specified in this petition. A certified copy of the order specified in this petition. granting recognition of the foreign main proceeding is attached. /s/ Christopher W. Levesque /s/ Signature of Debtor Signature of Foreign Representative Signature of Joint Debtor Printed Name of Foreign Representative Telephone Number (if not represented by attorney) Date 12/16/2014 Date Signature of Attorney\* **Signature of Non-Attorney Bankruptcy Petition Preparer** <u>/s/ Joyce Leary Clark</u> Signature of Attorney for Debtor(s) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document Joyce Leary Clark (7081) for compensation and have provided the debtor with a copy of this Printed Name of Attorney for Debtor(s) document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been 12/16/2014 promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for Date services chargeable by bankruptcy petition preparers, I have given the Scarborough Legal Center Firm Name: debtor notice of the maximum amount before preparing any document Address: P. O. Box 778 for filing for a debtor or accepting any fee from the debtor, as required Scarborough, ME 04074 by that section. Telephone: 207-885-0043 E-mail: joyce@scarboroughlegal.com \*In a case in which § 707(b)(4)(D) applies, this signature also This section of the signature page is not relevant to this Petition constitutes a certification that the attorney has no knowledge because the BkAssist® software used to produce this petition is not after an inquiry that the information in the schedules is incorrect. licensed for use by paid bankruptcy petition preparers. **Signature of Debtor (Corporation/Partnership)** I declare under penalty of perjury that the information provided in this petition is If the bankruptcy petition preparer is not an individual, state the name, true and correct, and that I have been authorized to file this petition on behalf of title (if any), address, and social-security number of the officer, the debtor. principal, responsible person, or partner who signs this document. The debtor requests the relief in accordance with the chapter of title 11, United Names and Social-Security numbers of all other individuals who States Code, specified in this petition. prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual: Signature of Authorized Individual If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. Printed Name of Authorized Individual A bankruptcy petition preparer's failure to comply with the provisions

B 1D (Adapted from Official Form 1, Exhibit D) (12/09)

# **United States Bankruptcy Court District of Maine**

In re: **Levesque**, **Christopher** Case No.

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to truthfully check one of the five statements regarding credit counseling. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

		dividual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a Exhibit D. Attach any documents as directed.
	1.	Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. <i>Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency</i> .
$\boxtimes$	2.	Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. <i>You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.</i>
	3.	I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]
		If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
	4.	I am not required to receive a credit counseling briefing because of: [Must be accompanied by a motion for determination by the court.]
		Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial

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<u>/s/ Chr</u> Debtor		pher W. Levesque	12/16/2014 Date	_
I certify	uno	der penalty of perjury that the information provided above is true and cor	rect.	
5.		e United States trustee or bankruptcy administrator has determined that the creduirement of 11 U.S.C. § 109(h) does not apply in this district.	lit counseling	
		Active military duty in a military combat zone.		
		Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the ex after reasonable effort, to participate in a credit counseling briefing in person, the Internet.)		
		responsibilities.)		

## FORM 6. SCHEDULES

Summary of Schedules

Statistical Summary of Certain Liabilities and Related Data (28 U.S.C. § 159)

Schedule A - Real Property

Schedule B - Personal Property

Schedule C - Property Claimed as Exempt

Schedule D - Creditors Holding Secured Claims

Schedule E - Creditors Holding Unsecured Priority Claims

Schedule F - Creditors Holding Unsecured Nonpriority Claims

Schedule G - Executory Contracts and Unexpired Leases

Schedule H - Codebtors

Schedule I - Current Income of Individual Debtor(s)

Schedule J - Current Expenditures of Individual Debtors(s)

Unsworn Declaration Under Penalty of Perjury

GENERAL INSTRUCTIONS: The first page of the debtor's schedules and the first page of any amendments thereto must contain a caption as in Form 16B. Subsequent pages should be identified with the debtor's name and case number. If the schedules are filed with the petition, the case number should be left blank.

Schedules D, E, and F have been designed for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or in part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed on Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

B 6 Summary (Adapted from Official Form) (12/13)

Document Page 7 of 49

# **United States Bankruptcy Court District of Maine**

In re: **Levesque, Christopher**Case No.
Chapter **7** 

# **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$120,000.00		
B - Personal Property	Yes	3	\$35,634.54		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		\$115,409.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	3		\$890.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		\$61,824.22	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			\$3,659.69
J - Current Expenditures of Individual Debtor(s)	Yes	3			\$3,530.00
	Totals	20	\$155,634.54	\$178,123.22	

B 6 Summary (Adapted from Official Form) (12/13)

Document

Page 8 of 49

Desc Main

# **United States Bankruptcy Court District of Maine**

In re: Levesque, Christopher

Case No. Chapter **7** 

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$890.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	
Student Loan Obligations (from Schedule F)	\$35,267.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
TOTAL	\$36,157.00

#### State the following:

Average Income (from Schedule I, Line 12)	\$3,659.69
Average Expenses (from Schedule J, Line 22)	\$3,530.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$4,675.13

### State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$9,672.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$890.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		
4. Total from Schedule F		\$61,824.22
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$71,496.22

B 6A (Adapted from Official Form 6A) (12/07)

Case 14-10952

In re: Levesque, Christopher Case No.

Doc 1

# **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the Debtor 1 (the debtor), Debtor 2 (the debtor's spouse), both, or the marital community own the property by placing an "1," "2," "J," or "C" in the column labeled "Owner." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	O W N E R	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Single family home located at 10 Greenwood St. Waterville, Maine. Awarded to debtor in divorce 2013. Paid \$120,000 in 2000.	owner		\$120,000.00	\$90,237.00
	Totals		\$120,000.00	\$90,237.00

Schedule A Page 1 Case 14-10952

In re: Levesque, Christopher Case No.

Doc 1

# SCHEDULE B - PERSONAL PROPERTY

Document

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether Debtor I (the debtor), Debtor 2 (the Debtor's spouse), both, or the marital community own the property by placing an "1," "2," "J," or "C" in the column labeled "Owner." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	O W N E R	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY CLAIM OF EXEMPTION
1. Cash on hand.	Х			
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Kennebec Savings - savings, checking TD Bank checking account.		\$150.00 \$500.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	х			
4. Household goods and furnishings, including audio, video, and computer equipment.		Basic household furnishings - no single item with resale value over \$200.00.		\$2,000.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	Х			
6. Wearing apparel.		Clothing.		\$500.00
7. Furs and jewelry.	Х			
8. Firearms and sports, photographic, and other hobby equipment.	Х			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Х			

Schedule B Page 1

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	O W N E R	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY CLAIM OF EXEMPTION
10. Annuities. Itemize and name each issuer.	Х			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	х			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Time Warner Cable Savings Plan 401k		\$16,984.54
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	Х			
14. Interests in partnerships or joint ventures. Itemize.	Х			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	Х			
16. Accounts receivable.	Х			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	Х			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	Х			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A – Real Property.	Х			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	Х			
23. Licenses, franchises, and other general intangibles. Give particulars.	Х			

Schedule B Page 2

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	O W N E R	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY CLAIM OF EXEMPTION
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	х			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2012 Ducati Monster motorcycle - 5k miles - fair condition.		\$3,500.00
		2012 Mazda 3 - 50k miles - good condition.		\$12,000.00
26. Boats, motors, and accessories.	Х			
27. Aircraft and accessories.	Х			
28. Office equipment, furnishings, and supplies.	Х			
29. Machinery, fixtures, equipment, and supplies used in business.	Х			
30. Inventory.	Х			
31. Animals.	Х			
32. Crops - growing or harvested. Give particulars.	х			
33. Farming equipment and implements.	Х			
34. Farm supplies, chemicals, and feed.	Х			
35. Other personal property of any kind not already listed. Itemize.	х			
	-	Total		\$35,634.54

Schedule B Page 3 Document

In re: Levesque, Christopher

Case No.

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Deb	otor claims the exemptions to which the debtor is entitled under:	Check if debtor claims a homestead exemption that exceeds \$155,675.00
	11 U.S.C. § 522(b)(2) [Federal Exemptions]	,
$\boxtimes$	11 U.S.C. § 522(b)(3) [Maine Exemptions]	

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Single family home located at 10 Greenwood St. Waterville, Maine. Awarded to debtor in divorce 2013. Paid \$120,000 in 2000.	M.R.S. § 4422(1)(A)	\$47,500.00	\$120,000.00
Kennebec Savings - savings, checking	M.R.S. § 4422(15)	\$150.00	\$150.00
TD Bank checking account.	M.R.S. § 4422(15)	\$250.00	\$500.00
Clothing.	M.R.S. § 4422(3)	\$500.00	\$500.00
Time Warner Cable Savings Plan 401k	11 U.S.C. § 522(b)(3)(C)	\$16,984.54	\$16,984.54
2012 Ducati Monster motorcycle - 5k miles - fair condition.	M.R.S. § 4422(2)	\$0.00	\$3,500.00
2012 Mazda 3 - 50k miles - good condition.	M.R.S. § 4422(2)	\$5,000.00	\$12,000.00
	Totals	\$70,384.54	\$153,634.54

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Schedule C Page 1

Case No.

In re: Levesque, Christopher

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# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether Debtor 1 (the debtor), Debtor 2 (the debtor's spouse), both of them, or the marital community may be liable on each claim by placing an "1," "2," "J," or "C" in the column labeled "Obligor."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	C O D E B T O R	O B L I G O R	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.: 1051  Chase Auto Finance P. O. Box 901003  Fort Worth, TX 76101-2003			12/22/2012  Car Loan  2012 Mazda 3 - 50k miles - good condition.  Value: \$12,000.00				\$18,944.00	\$6,944.00
Account No.: -0013  Freedomroad Financial 10605 Double R. Ste 100 Reno, NV 89521			03/25/2013  Motorcycle loan  2012 Ducati Monster motorcycle - 5k miles - fair condition.  Value: \$3,500.00				\$6,228.00	\$2,728.00

Schedule D Page 1

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Schedule D Page 2

use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

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B 6E (Adapted from Official Form 6E) (04/13)

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In re: Levesque, Christopher

Case No.

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether Debtor 1 (the debtor), Debtor 2 (the debtor's spouse), both of them, or the marital community may be liable on each claim by placing an "1," "2," "J," or "C" in the column labeled "Obligor." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.	
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)	
☐ Domestic Support Obligations	
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).	
Extensions of credit in an involuntary case	
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).	
☐ Wages, salaries, and commissions	
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475.00* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).	
Contributions to employee benefit plans	
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).	
☐ Certain farmers and fishermen	
Claims of certain farmers and fishermen, up to \$6,150.00* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).	
☐ Deposits by individuals	
Claims of individuals up to \$2,775.00* for deposits for the purchase, lease, or rental of property or services for personal, family, or household	

Schedule E Page 1

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Lev	esque, Christopher
×	Taxes and Certain Other Debts Owed to Governmental Units
	Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution
	Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of vernors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. 07 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated
	Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using

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Case 14-10952

alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

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<sup>\*</sup> Amounts are subject to adjustment on 04/01/2016, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

# Taxes and Certain Other Debts Owed to Governmental Units

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND CCOUNT NUMBER (See Instructions Above.)	C O D E B T O R	O B L I G O R	DATE CLAIM WAS INCURRED AND CONSIDERATI ON FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Account No.:  Maine Revenue Services 24 State House Station Augusta, ME 04333-0024			2012 Taxes				\$890.00	\$890.00	\$0.00
			Subtotals this pri	orit	y cla	ss:	\$890.00	\$890.00	\$0.00
					Tota	ls:	\$890.00	\$0.00	

Schedule E Page 3 Case 14-10952

Doc 1

In re: Levesque, Christopher

Case No.

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether Debtor 1 (the debtor), Debtor 2 (the debtor's spouse), both of them, or the marital community may be liable on each claim by placing an "1," "2," "J," or "C" in the column labeled "Obligor."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions Above.)	C O D E B T O R	O B L I G O R	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E	D I S P U T E D	AMOUNT OF CLAIM
Account No.:			UNKNOWN				
Allstate PO Box 12055 Roanoke, VA 24018			Collection Account				\$350.00
Account No.:			2012				
American Honda Finance 1220 Old Alpharetta Road Suite 190 Alpharetta, GA 30005			Deficiency				\$4,245.00
Account No.: -4996			04/24/2012				
American Honda Finance 1220 Old Alpharetta Road Suite 190 Alpharetta, GA 30005	х		Deficiency				\$4,934.00

Schedule F Page 1

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions Above.)	C O D E B T O R	O B L I G O R	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.:			UNKNOWN				
Barclays Bank/Juniper Credit PO Box 8801 Wilmington, DE 19899-8801			Credit Card				\$2,500.00
Account No.: 9282			06/22/2006				
Capital One Bank P. O. Box 30281 Salt Lake City, UT 84180			Credit Card				\$3,089.86
Account No.:			UNKNOWN				
Days Jewelers 88 Main St. Waterville, ME 04901			Credit Card				\$3,800.00
Account No.:			03/05/2012				
HE Murdock Co., Inc. d/b/a Day's Jewelers 88 Main St. Waterville, ME 04901			Credit Card				\$3,534.49
Account No.: 8519			08/15/2012				
Kohls Dept. Store P. O. Box 3115 Milwaukee, WI 53201			Credit Card				\$300.00
Account No.: 8912			09/07/2006				
Nelnet 3015 S. Parker Ed. Suite 400 Denver, CO 80201-1649			Student Loan				\$2,834.00
Account No.: 2224			12/10/2012				
Synchrony Bank/Amazon P. O. Box 965015 Orlando, FL 32896-5015			Credit Card				\$319.00

Credit Card								
Synchrony Bank/Paypal P. O. Box 965005   Credit Card   \$1,082.27	ADDRESS INCLUDING ZIP CODE AND	O D E B T	B L I G	CONSIDERATION FOR CLAIM. IF CLAIM IS	O N T I N G E	N L I Q U I D A T E	I S P U T E	
P. O. Box 965005       Image: Control of Education 2401 International P. O., Box 9859 Madison, WI 53704       Int/26/2012       Image: Control of Education 2401 International P. O., Box 9859 Madison, WI 53704       Int/26/2012       Image: Control of Education 2401 International P. O., Box 9859 Madison, WI 53426       Int/26/2012       Image: Control of Education 2401 International P. O. Box 9859 Maintenapolis, MN 55426       Int/26/2012       Image: Control of Education 2401 International P. O. Box 26055 Minneapolis, MN 55426       Int/26/2012       Image: Control of Education 2401 International P. O. Box 26055 Minneapolis, MN 55426       Int/26/2012       Image: Control of Education 2401 International P. O. Box 26055 Minneapolis, MN 55426       Int/26/2012       Image: Control of Education 2401 International P. O. Box 26055 Minneapolis, MN 55426       Int/26/2012       Image: Control of Education 2401 International P. O. Box 26055 Minneapolis, MN 55426       Image: Control of Education 2401 International P. O. Box 26055 Minneapolis, MN 55426       Image: Control of Education 2401 International P. O. Box 26055 Minneapolis, MN 55426       Image: Control of Education 2401 International P. O. Box 26055 Minneapolis, MN 55426       Image: Control of Education 2401 International P. O. Box 26055 Minneapolis, MN 55426       Image: Control of Education 2401 International P. O. Box 26055 Minneapolis, MN 55426       Image: Control of Education 2401 International P. O. Box 26055 Minneapolis, MN 55426       Image: Control of Education 2401 International P. O. Box 26055 Minneapolis, MN 55426       Image: Control of Education 2401 International P. O. Box 26055 Minneapolis, MN 55426       Image: Control of Education 2401 International P. O. Box 26055 Minneapolis, MN	Account No.: 2447			05/16/2007				
Synchrony Bank/Walmart	P. O. Box 965005			Credit Card				\$1,082.27
PO Box 965024 Orlando, FL 32896-5024         04/07/2011         \$80.00           Account No.: 0142 The Thomas Agency 207 Larrabee Rd. Ste 6 Westbrook, ME 04092         Collection Account         \$80.00           Account No.:         UNKNOWN         \$83.00           Tri State Adjustments 3439 EAst Avenue S La Crosse, WI 54601-7241         Collection Account         \$83.00           UNKNOWN         \$83.00         \$83.00	Account No.: 0703			11/26/2012				
The Thomas Agency 207 Larrabee Rd. Ste 6 Westbrook, ME 04092  Account No.:  UNKNOWN  Tri State Adjustments 3439 EAst Avenue S La Crosse, WI 54601-7241  Account No.: 5279  US Dept. of Education 2401 International P. O., Box 9859 Madison, WI 53704  Account No.: 4350  Verizon Wireless P. O. Box 26055 Minneapolis, MN 55426  Collection Account \$883.00  \$880.00  \$880.00  \$880.00  \$\$80.00  \$\$80.00  \$\$80.00  \$\$80.00  \$\$80.00  \$\$80.00  \$\$80.00  \$\$80.00  \$\$80.00  \$\$80.00  \$\$80.00  \$\$80.00  \$\$80.00  \$\$80.00  \$\$80.00  \$\$83.00  \$\$83.00  \$\$83.00  \$\$9/29/2011  \$\$1,628.00  \$\$1,628.00	PO Box 965024			Credit Card				\$611.60
207 Larrabee Rd. Ste 6 Westbrook, ME 04092  Account No.:  UNKNOWN  Collection Account  \$83.00  \$83.00  \$83.00  Collection Account  Collection Account  \$83.00  \$83.00  \$83.00  \$83.00  \$83.00  \$83.00  Collection Account  Collection Account  \$83.00	Account No.: 0142			04/07/2011				
Tri State Adjustments 3439 EAst Avenue S La Crosse, WI 54601-7241         Collection Account         \$83.00           Account No.: 5279         09/29/2011         \$32,433.00           US Dept. of Education 2401 International P. O., Box 9859 Madison, WI 53704         Student Loan         \$32,433.00           Account No.: 4350         09/01/2012         X         \$1,628.00           Verizon Wireless P. O. Box 26055 Minneapolis, MN 55426         Cell Phone         X         \$1,628.00	207 Larrabee Rd. Ste 6			Collection Account				\$80.00
3439 EAst Avenue S       09/29/2011         Account No.: 5279       09/29/2011         US Dept. of Education 2401 International P. O., Box 9859 Madison, WI 53704       Student Loan         Account No.: 4350       09/01/2012         Verizon Wireless P. O. Box 26055 Minneapolis, MN 55426       Cell Phone            X       \$1,628.00	Account No.:			UNKNOWN				
US Dept. of Education 2401 International P. O., Box 9859 Madison, WI 53704         Student Loan         \$32,433.00           Account No.: 4350         09/01/2012         X         \$1,628.00           Verizon Wireless P. O. Box 26055 Minneapolis, MN 55426         Cell Phone         X         \$1,628.00	3439 EAst Avenue S			Collection Account				\$83.00
2401 International P. O., Box 9859 Madison, WI 53704  Account No.: 4350  Verizon Wireless P. O. Box 26055 Minneapolis, MN 55426  \$32,433.00  \$32,433.00  \$32,433.00  \$\$X\$  \$\$X\$ \$\$1,628.00	Account No.: 5279			09/29/2011				
Verizon Wireless P. O. Box 26055 Minneapolis, MN 55426  Cell Phone X \$1,628.00	2401 International P. O,. Box 9859			Student Loan				\$32,433.00
P. O. Box 26055 Minneapolis, MN 55426	Account No.: 4350			09/01/2012				
Total \$61,824.22	P. O. Box 26055			Cell Phone			х	\$1,628.00
				Total				\$61,824.22

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Case No.

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In re: Levesque, Christopher

# SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
(None)	

Schedule G Page 1 Case 14-10952

B 6H (Adapted from Official Form 6H) (12/07)

In re: Levesque, Christopher Case No.

Doc 1

# SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Donna Bouchard 142 College Ave. Apt. A Waterville, ME 04901	American Honda Finance 1220 Old Alpharetta Road Suite 190 Alpharetta, GA 30005

Schedule H Page 1 Case 14-10952 Doc 1 Filed 12/16/14 Entered 12/16/14 13:43:37 Desc Main Document Page 24 of 49

Debtor 2 (Spouse, if filing)  United States Bankruptcy Court for the <b>District of Maine</b>	Check if this is:  An amended filing  A supplement showing post-petition chapter 13
Case number(If known)	income as of

Part 1:

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# Schedule I: Your Income

**Describe Employment** 

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

1. Fill in your employment information  If you have more than one job, attach a separate page with information about additional employers.  Include part-time, seasonal, or self-employed work.  Occupation  Employment status  Occupation  Employer's name  Employer's address  How long employed there?			Debtor 1  ☑ Employed ☐ Not employed IT analyst Time Warner Cable 118 Johnson Rd. South Portland, ME 04106 10 years	Debtor 2 or non-filing spouse  Employed Not employed N/A N/A N/A		
Par	homemaker, if it applies.  2: Give Details About Mo	onthly Income				
					For Debtor 1	For Debtor 2 or non-filing spouse
2.	<b>List monthly gross wages, sala</b> If not paid monthly, calculate what		payroll deductions).	2.	\$4,529.43	
3.	Estimate and list monthly overt	ime pay.		3.	\$0.00	
4.	Calculate gross income. Add lin	e 2 + line 3.		4.	\$4,529.43	
5.	List All payroll deductions:					
	5a. Tax, Medicare, and Social S	Security deductions		5a.	\$459.94	
	5b. Mandatory contributions for	or retirement plans		5b.	\$0.00	
	5c. Voluntary contributions for	r retirement plans		5c.	\$271.76	
	5d. Required repayments of re	tirement fund loans		5d.	\$0.00	
	5e. Insurance			5e.	\$138.03	
	5f. Domestic support obligation	ons		5f.	\$0.00	
	5g. Union dues			5g.	\$0.00	
	5h. Other deductions. Specify:			5h.	\$0.00	
6.	Add the payroll deductions. Add	d lines 5a through 5h		6.	\$869.74	
					-	

Debtor 1	Ch Gaster 141 t 10952	Doc 1	Filed 12/16/14	Entered 12/16/14 13:43:3	7 Desc Main <sub>Case numbe</sub>
				Page 25 of 49	

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				. age 10 cr. le		For Debto	or 1	For Debtor non-filin spous	ng
7. Ca	lculate total mo	<b>nthly take-home pay.</b> Subt	ract line 6 from line 4.		7.	\$3,65	9.69		
8. Lis	st all other incor	ne regularly received:							
8a	. Net income fr or farm	om rental property and fro	m operating a busin	ess, profession,	8a.	\$(	0.00		
		nent for each property and becessary business expense							
8b	. Interest and d	lividends			8b.	\$0	0.00		
8c	. Family suppo regularly rece	rt payments that you, a no	n-filing spouse, or a	dependent	8c.	\$(	0.00		
	Include alimon and property s	y, spousal support, child sup ettlement.	oport, maintenance, d	vorce settlement,					
8d	. Unemployme	nt compensation			8d.	\$0	0.00		
8e	. Social Securi	ty			8e.	\$0	0.00		
8f.	Other govern	ment assistance that you	egularly receive		8f.	\$(	0.00		
	you receive, su	ssistance and the value (if k uch as food stamps (benefits ogram) or housing subsidies	under the Suppleme						
8g	. Pension or re	tirement income			8g.	\$0	0.00		
8h	. Other monthly	y income. Specify:			8h.	\$(	0.00		
9. Ac	ld all other inco	ne. Add lines 8a-8h.			9.	\$(	0.00		
		income. Add line 7 + line 9 ne 9 for Debtor 1 and Debto		e.		10.	\$3,6	659.69	
11. St	ate all other regi	ular contributions to the ex	penses that you list	in Schedule J.		11.		\$0.00	
		s from an unmarried partner ad other friends or relatives.	, members of your ho	usehold, your dependents,					
	not include any sy expenses listed	amounts already included in I in <i>Schedule J.</i>	lines 2-10 or amounts	s that are not available to					
Sp	ecify:								
tha		on lines 10 and 11. The res Summary of Schedules and oplies.				12.	\$3,6	559.69	
13. Do	you expect an	increase or decrease withi	n the year after you	file this form?					
	No Yes. Explain								

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Fill in this information to identify your case:	
Debtor 1 Christopher W. Levesque	
Debtor 2 (Spouse, if filing)	Check if this is an amended
United States Bankruptcy Court for the <b>District of Maine</b>	filing
Case number(If known)	

# **Schedule Supplement**

# Summary of Business and Non-Residential Real Estate Income and Expense

Part 1: Business income & expense

There is no business income or expense to report.

Part 2: Non-residential real property income & expense

There is no real property income or expense to report.

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Page 27 of 49 Document Fill in this information to identify your case: Check if this is: Debtor 1 Christopher W. Levesque An amended filing A supplement showing post-petition chapter 13 Debtor 2 (Spouse, if filing) expenses as of A separate filing for Debtor United States Bankruptcy Court for the District of Maine 2 because Debtor 2 maintains a separate Case number household

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Filed 12/16/14

Doc 1

# Official Form 6J

(If known)

# Schedule J: Your Expenses

Case 14-10952

12/13

Desc Main

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1:	Describe Your Household					
1.	Is this	s a joint case?					
		No. Go to line 2. Yes. <b>Does Debtor 2 live in a sep</b> a	arate household?				
	<u> </u>	No. Yes. Debtor 2 must file a sep	arate Schedule J.				
2.	•	u have dependents?	No Yes. Fill out this	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does depende with you?	nt live
		t state the dependents'	information for each dependent	daughter	17	□ No ▼ Yes	
	name	S.		son	14	□ No ⊠ Yes	
3.		our expenses include expenses indents?	of people other than	yourself and your	No □ Yes		
Par	t 2:	Estimate Your Ongoing Mo	onthly Expenses				
Inc	<b>оте (О</b> <b>e</b> : Ехре	penses paid for with non-cash gover fficial Form 6I). enses for property other than the connexed to Schedule I.		•			
						Your expenses	
4.		ental or home ownership expen age payments and any rent for the		e. Include first	4.	\$840.00	
	If not i	included in line 4:					
	4a. F	Real estate taxes			<b>4</b> a.		
	4b. F	Property, homeowner's, or renter's	insurance		4b.		
	4c. F	Home maintenance, repair, and up	keep expenses		4c.	\$100.00	
	4d. H	Homeowner's association or condo	ominium dues		4d.		
5.	A .1.154	ional mortgage payments for yo	our recidence auch as				
	Addit	ional mortgage payments for yo	our residence, such as	s home equity loans	5.		

Debt	or 1 Ch <b>Gase։ 1/4 ւ 1.095,2</b> Doc 1 Filed 12/16/14 Entered 12/16/14 13:4 Document Page 28 of 49	43:37 D	esc Main <sub>Case numbe</sub>
	6a. Electricity, heat, natural gas	6a.	\$320.00
	6b. Water, sewer, garbage collection	6b.	\$55.00
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$166.00
	6d. Other. Specify: N/A	6d.	
7.	Food and housekeeping supplies	7.	\$620.00
8.	Childcare and children's education costs	8.	
9.	Clothing, laundry, and dry cleaning	9.	\$120.00
10.	Personal care products and services	10.	\$70.00
11.	Medical and dental expenses	11.	\$25.00
12.	<b>Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12.	\$400.00
13.	Entertainment, clubs, recreation, newspapers, magazine, and books	13.	
14.	Charitable contributions and religious donations	14.	
15.	Insurance.  Do not include insurance deducted from your pay or included in lines 4 or 20.		
	15a. Life insurance	15a.	
	15b. Health insurance	15b.	
	15c. Vehicle insurance	15c.	\$97.00
	15d. Other insurance. Specify: Homeowners	15d.	
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: N/A	16.	
17.	Installment or lease payments		
	17a. Car Loan (2012 Mazda 3 - 50k miles - good condition.)	17a.	\$415.00
	17b. Motorcycle Ioan (2012 Ducati Monster motorcycle - 5k miles - fair condition.)	17b.	\$172.00
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I)	18.	
19.	Other payments you make to support others who do not live with you. Specify: N/A	19.	
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income		
	20a. Mortgages on other property	20a.	
	20b. Real estate taxes	20b.	
	20c. Property, homeowner's, or renter's insurance	20c.	
	20d. Maintenance, repair, and upkeep expenses	20d.	
	20e. Homeowner's association or condominium dues	20e.	
	20f. Other. Specify:	20f.	
21.	Other. Specify: N/A	21.	
22.	Calculate your monthly expenses.		
	22a. Add lines 4 through 21.	22a.	\$3,530.00
	22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Debtor 2's separate form	22b.	
	22c. Add line 22a and 22b. The result is your monthly expenses.	22c.	\$3,530.00

ebtor 1	Chlisid piter WH L&V	କ୍ଲେମ୍ବାକ୍	DOC 1	Document	 6/14 13:43:37	Desc Main <sub>Case nu</sub>
23. Cal	culate your monthly	net ince	ome			
23a	a. Copy line 12 (your	combined	d monthly inc	come) from Schedule I	23a.	\$3,659.69
23b	. Copy your monthly	expense	s from line 2	2 above.	23b.	\$3,530.00
230	c. Subtract your month The result is your <i>n</i>			our monthly income.	23c.	\$129.69
For bed	example, do you expeause of a modification	ect to fin	ish paying fo			nt to increase or decreas
	No Yes. Explain					

Case 14-10952 Doc 1 Filed 12/16/14 Entered 12/16/14 13:43:37 Desc Main B 6 Declaration (Adapted from Official Form) (12 Document Page 30 of 49

In re: **Levesque**, **Christopher** Case No.

# DECLARATION CONCERNING DEBTOR'S SCHEDULES

# DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 24 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

/s/ Christopher W. Levesque	<u>12/16/2014</u>
Debtor	Date
/s/ N/A	N/A
Joint Debtor	Date
	[If joint case, both spouses must sign.]
DECLARATION AND SIGNATURE OF NON-ATTORN	EY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
for compensation and have provided the debtor with a copy of this d 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been	In preparer as defined in 11 U.S.C. § 110; (2) I prepared this document document and the notices and information required under 11 U.S.C. § promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for the debtor notice of the maximum amount before preparing any document for by that section.
	evant to this Petition because the BkAssist® software sed for use by paid bankruptcy petition preparers.
If the bankruptcy petition preparer is not an individual, state the nan principal, responsible person, or partner who signs this document.	ne, title (if any), address, and social-security number of the officer,
Names and Social-Security numbers of all other individuals who pre preparer is not an individual:	epared or assisted in preparing this document unless the bankruptcy petition
If more than one person prepared this document, attach additional signal	gned sheets conforming to the appropriate Official Form for each person.
A bankruptcy petition preparer's failure to comply with the provisio fines or imprisonment or both. 18 U.S.C. § 156.	ons of title 11 and the Federal Rules of Bankruptcy Procedure may result in
DECLARATION UNDER PENALTY OF PERJURY	Y ON BEHALF OF A CORPORATION OR PARTNERSHIP
the N/A [corporation or partnership] named as debtor in this case, de	the corporation or a member or an authorized agent of the partnership ] of eclare under penalty of perjury that I have read the foregoing summary and lus 2), and that they are true and correct to the best of my knowledge,
/s/ N/A	N/A
Representative of Debtor	Date

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

B 7 (Adapted from Official Form) (04/13)

# **United States Bankruptcy Court District of Maine**

In re: **Levesque**, **Christopher** Case No.

## STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

RECEIVED BY SOURCE AMOUNT WHEN RECEIVED

Debtor Time Warner \$58,215.00 Year before last (2012)

Debtor Time Warner \$43,252.00 Last year (2013)

Levesque, Christopher

RECEIVED BY

SOURCE

AMOUNT WHEN RECEIVED

Debtor Time Warner

\$51,426.40 This year to date (Jan. 1, 2014 to filing date)

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

None

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225.00. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

c. *All debtors:* List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

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Levesque, Christopher

HE Murdock Co. d/b/a Day's Jewelers v. Christopher W. Levesque, WATDC-SC-14 Waterville District Court

Statement of claim - 7/24/14

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 5. Repossessions, foreclosures and returns

**Collections** 

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120** days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 8. Losses

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Statement of Financial Affairs

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

DATE OF

NAME AND ADDRESS OF PAYEE

PAYMENT, NAME
OF PAYER IF
OTHER THAN
AMOUNT OF MONEY OR DESCRIPTION
AND VALUE OF PROPERTY

OTHER THAN

DEBTOR

Counsel for the debtor(s) debtor \$1,590.00

Cricket 12/16/2014 \$36.00

### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

AND VALUE RECEIVED

09/2013 Mazda car, \$3,000.00

None

b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

### 11. Closed financial accounts

Statement of Financial Affairs Page 4

Levesque, Christopher

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

#### 15. Prior address of debtor

None

If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

Statement of Financial Affairs Page 5

Levesque, Christopher

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:



b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.



c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

## 18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a

Statement of Financial Affairs Page 6

Case 14-10952 Doc 1 Filed 12/16/14 Entered 12/16/14 13:43:37 Desc Main Document Page 37 of 49

Levesque, Christopher

partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

Questions 19-25 are not relevant to this petition because neither the debtor nor the joint debtor is or has been in business, as defined in the instructions, within six years immediately preceding the commencement of this case.

Statement of Financial Affairs Page 7

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Levesque, Christopher

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

/s/ Christopher W. Levesque	12/16/2014
Debtor	Date
/s/ N/A	N/A
Joint Debtor	Date
[If completed on behalf of a partnership or corporation]	
I declare under penalty of perjury that I have read the answers con attachments thereto and that they are true and correct to the best of	
/s/ N/A	N/A
Representative of Debtor	Date

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

No continuation sheets attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.

#### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

This section of the signature page is not relevant to this Petition because the BkAssist® software used to produce this petition is not licensed for use by paid bankruptcy petition preparers.

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social-security number of the officer, principal, responsible person, or partner who signs this document.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

Statement of Financial Affairs Page 8

B 8 (Adapted from Official Form 8) (12/08)

# **United States Bankruptcy Court District of Maine**

In re: **Levesque**, **Christopher** Case No.

#### CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

**PART A** - Debts secured by property of the estate. (*Part A must be fully completed for EACH debt which is secured by property of the estate.*)

Property 1

Creditor Name Chase Auto Finance	Property securing debt 2012 Mazda 3 - 50k miles - good condition.
Property will be:  ☐ Surrendered ☒ Retained  If retaining the property, I intend to:  ☐ Redeem the property ☒ Reaffirm the debt ☐ Other:  Property is: ☒ Claimed as exempt ☐ Not	claimed as exempt
Property 2	
Creditor Name Freedomroad Financial	Property securing debt 2012 Ducati Monster motorcycle - 5k miles - fair condition.
	permitted by applicable non-bankruptcy law
Property is:  ☐ Claimed as exempt ☐ Not	claimed as exempt

Property 3

Creditor Name	Property securing debt
Kennebec Savings Bank	Single family home located at 10 Greenwood St. Waterville, Maine. Awarded to debtor in divorce 2013. Paid \$120,000 in 2000.
Property will be:  Surrendered Retained  If retaining the property, I intend to:  Redeem the property Reaffirm the debt Other:	
Property is:  ☐ Claimed as exempt ☐	Not claimed as exempt

**PART B** (All three columns of Part B must be completed for each unexpired lease.)

The Debtor(s) do not have any property subject to an unexpired lease

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

/s/ Christopher W. Levesque	<u>12/16/2014</u>
Debtor	Date

Statement of Intention Page 2

B 203 (12/94)

## **United States Bankruptcy Court District of Maine**

In re: Levesque, Christopher	Case No.

Chapter 7

#### DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept \$1,590.00 Prior to the filing of this statement I have received \$1,590.00 Balance Due \$0.00 The source of the compensation paid to me was: **debtor** The source of compensation to be paid to me is: **debtor** ☑ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm. I have agreed to share the above-disclosed compensation with another person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case that are checked in the following list: Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy. Preparation and filing of any petition, schedules, statement of affairs and plan that may be required. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof. Representation of the debtor in adversary proceedings and other contested bankruptcy matters. П

By agreement with the debtor(s), the above-disclosed fee does not include the following services:

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(None)

#### CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy case.

/s/ Joyce Leary Clark	12/16/2014
Joyce Leary Clark	
Scarborough Legal Center	Date

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# United States Bankruptcy Court District of Maine Bangor Division

In re: **Levesque, Christopher** Case No.

#### **CERTIFICATION OF CREDITOR MATRIX**

I hereby certify that the attached matrix, consisting of 3 page(s), includes the names and addresses of all creditors listed on the debtor's schedules.

/s/ Joyce Leary Clark

12/16/2014

Date

Joyce Leary Clark (7081), Attorney for the Debtor(s)

P. O. Box 778

Scarborough, ME 04074

Tel.: 207-885-0043

Fax:

e-mail: joyce@scarboroughlegal.com

Allstate PO Box 12055 Roanoke, VA 24018

American Honda Finance 1220 Old Alpharetta Road Suite 190 Alpharetta, GA 30005

American Honda Finance 1220 Old Alpharetta Road Suite 190 Alpharetta, GA 30005

Barclays Bank/Juniper Credit PO Box 8801 Wilmington, DE 19899-8801

Capital One Bank
P. O. Box 30281
Salt Lake City, UT 84180

Chase Auto Finance
P. O. Box 901003
Fort Worth, TX 76101-2003

Days Jewelers 88 Main St. Waterville, ME 04901

Donna Bouchard 142 College Ave. Apt. A Waterville, ME 04901

Freedomroad Financial 10605 Double R. Ste 100 Reno, NV 89521 HE Murdock Co., Inc. d/b/a Day's Jewelers 88 Main St. Waterville, ME 04901

Kennebec Savings Bank P. O. Box 50 Augusta, ME 04332-0050

Kohls Dept. Store P. O. Box 3115 Milwaukee, WI 53201

Maine Revenue Services 24 State House Station Augusta, ME 04333-0024

National Enterprise Systems, Inc. 2925 Solon Rd. Solon, OH 44139-3442

Nelnet 3015 S. Parker Ed. Suite 400 Denver, CO 80201-1649

Synchrony Bank/Amazon P. O. Box 965015 Orlando, FL 32896-5015

Synchrony Bank/Paypal P. O. Box 965005 Orlando, FL 32896-5005

Synchrony Bank/Walmart PO Box 965024 Orlando, FL 32896-5024

The Thomas Agency 207 Larrabee Rd. Ste 6 Westbrook, ME 04092

Tri State Adjustments 3439 EAst Avenue S La Crosse, WI 54601-7241

US Attorney 100 Middle St, East Tower, 6th Fl Portland, ME 04101

US Dept. of Education 2401 International P. O.. Box 9859 Madison, WI 53704

Verizon Wireless P. O. Box 26055 Minneapolis, MN 55426

Weeks & Hutchins. LLC Two Park Place P. O. Box 417 Waterville, ME 04903-2783

#### UNITED STATES BANKRUPTCY COURT

### NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

<u>Chapter 7</u>: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)
Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny

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your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

#### Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy forms.html#procedure.

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#### UNITED STATES BANKRUPTCY COURT

District of Maine		
In re _Levesque, Christopher	Case No	
Debtor	Chapter _7	
	CE TO CONSUMER DEBTOR(S) HE BANKRUPTCY CODE	
	ey] Bankruptcy Petition Preparer the debtor's petition, hereby certify that I delivered to the debtor the	he
N/A Printed name and title, if any, of Bankruptcy Petition Preparer Address:  X	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)	
Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.		
	on of the Debtor read the attached notice, as required by § 342(b) of the Bankrupto	;y
Christopher W. Levesque Printed Name(s) of Debtor(s)	X/s/ Christopher W. Levesque 12/16/2014 Signature of Debtor Date	
Case No. (if known)	X	

**Instructions:** Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.